

Bearwood Chapel
Registered Charity No. 1049009

STATEMENT OF FINANCIAL ACTIVITIES
for the year ended
31st December 2021

The Wakeling Partnership
24 Ethelburt Avenue
Southampton
SO16 3DD

BEARWOOD CHAPEL TRUST

TRUST INFORMATION – YEAR ENDED 31ST DECEMBER 2021

TRUSTEES

Julian Harms
Jane Linton
Ian Millership (until 11 October 2021)
Zoe Rippengal
Dagmar Sharples

ELDERS

Jonathan Girling (until 13 February 2021)
Julian Harms
Ian Millership
Bob Sharples
Stephen Sturman

OPERATING ADDRESS

Bearwood Chapel
Bearwood Road
Smethwick
Warley
West Midlands B66 4DH

BANKERS

NatWest Bank Plc
Sort Code: 60 02 10
Account No. 93032498

EXAMINER

The Wakeling Partnership
24 Ethelburt Avenue
Southampton
Hants
SO16 3DD

REG. CHARITY NO.

1049009

Bearwood Chapel Trust
Trustees Report for the Year Ended 31st December 2021

The Trustees are pleased to present their report on the activities of Bearwood Chapel Trust during 2021 and to confirm that the Trust's main aims, the advancement of the Christian faith and the relief of suffering and hardship, remain unchanged. To enable it to achieve these aims, Bearwood Chapel strives to continue to provide a wide range of services to the community - for which there is unrestricted access. However, during the COVID-19 pandemic, the activities have been restricted in accordance with Government legislation and guidance. These activities and events were aimed at engaging and supporting the local community and were seen as stepping-stones in the growth and development of the Chapel's work and also in spreading the gospel message in the Bearwood Area.

All activities meeting at the Chapel had to stop during the first lockdown in 2020. Various services and contacts with people were continued using Facebook, Zoom, telephone, doorstep visits etc. The Pastor's employment contract had ended on 31st December 2020. The Elders continued providing teaching for the congregation with occasional guest speakers. The Chapel was open on Sunday mornings with socially-distanced seating and limited numbers while the services were broadcast via Facebook Live and Zoom to reach a larger audience including some from other countries. Sunday morning services were fully re-opened in late July and in accordance with Government guidance. Monthly Members' Meetings were held online for prayer and updates throughout the year.

- Toddler Group including Story-Time was run on Facebook until the Family & Community Worker's contract ended in February.
- ESOL classes continued being offered online and in September one class returned to the Chapel premises while the other class continued online.
- The Monday Group had not reconvened due to declining numbers and mobility issues but met for one final time for a thanksgiving lunch on 20th December.
- One Home Group had been meeting weekly on Zoom and from September all the mid-week groups were re-launched as Life Groups.
- The end of the summer holidays was celebrated with a Fellowship Lunch outdoors on the field behind the Chapel.
- A work party was held in August to carry out some maintenance in the church building and grounds as well as deep-cleaning and decorating of the Café premises in preparation for use from 2022.
- Advent Services featured a choir made up of church members and a children's nativity play. There were separate events held on Zoom for party-style activities and Christmas Day service.
- Throughout the year various chapel members were involved in keeping in touch by phone, offering assistance with shopping and running errands for those who were shielding, isolating or otherwise housebound.

The Elders and Leadership Team continued to provide spiritual and pastoral support. The Leadership Team has been supported by a mentor to review church governance and to begin preparing to transfer from a Trust to a Charitable Incorporated Organisation (CIO).

The Community Café was unable to be used during the pandemic. A private tenant was renting the first floor flat above it.

The Trust continues with its policy of only supporting monetarily those people or organisations that are personally known to them and who are usually involved in overseas or local mission. Those supported by the trust are listed in the accounts. The Trust does not respond to general appeals or requests for financial support.

The Trust acknowledges with thanks the encouragement, support and involvement that it has received from the members of Bearwood Chapel during this difficult and restricted year and looks forward to being able to re-open more services and activities in the future. The financial and practical generosity of members facilitated the upkeep and maintenance of the Chapel buildings.

The Trustees would again like to thank all those who participated in the work of the Trust during the year and also to thank God for the many blessings that have been received.

Order of the Trustees

Date



19th October 2022

Statement of Financial Activities for the year ended 31st December 2021

Receipts & Payments Account

	Restricted Funds	2021 Designated Funds	General Funds	Total for year	2020 Total for year
Receipts					
Donations, Legacies and Other Similar Receipts:					
Weekly Offerings & Donations	13,621		23,371	36,992	63,927
Tax Recovered	1,383		3,500	4,883	4,152
Operating Activities to further charitable objects:					171
Community Café					
Operating Activities to generate funds:					
Investment income receipts:					50
	£15,004	£0	£26,871	£41,875	£68,300
Payments:					
Payments for generating funds:					
Charitable Payments:					
Grants & Gifts payable	7,740			7,740	9,695
Charitable activities:					
Community Café expenses		258		258	387
Staff salaries & expenses	13,490			13,490	45,999
Speakers Expenses			150	150	0
Outreach and Events	92		123	215	214
Youth work			231	231	246
Support Costs:					
High Street Presence Project	3,548			3,548	2,963
Church Light, Heat & Water			3,299	3,299	2,883
Maintenance, Renovations & Upkeep			8,594	8,594	6,816
Equipment					1,759
Sundry Expenses			1,742	1,742	321
Management & Administration:					
Printing Stationery & Postage			842	842	933
Subscriptions and Professional Fees			2,212	2,212	2,522
Insurance Premiums			1,667	1,667	1,533
	£24,870	£258	£18,860	£43,990	£76,271
Transfer between funds	(£1,619)	£10,400	(£8,781)	£0	
Net Receipts/Payments	(£11,485)	£10,142	(£770)	(£2,115)	(£7,971)
Balance brought forward as at 1st January 2021	£27,553	£629	£10,511	£38,693	£46,664
Balance carried forward at 31st December 2021	£16,068	£10,771	£9,741	£36,578	£38,693

Bearwood Chapel, Warley, West Midlands
Reg Charity No. 1049009

Statement of Assets & Liabilities at 31st December 2021

Assets & Liabilities	2021	2020
CURRENT ASSETS		
Current Asset Investments		
Stewardship Services Deposit Account - 55420	17,686	17,686
Cash at Bank and in Hand		
Friday Clubs		258
National Westminster Current Account	18,029	19,536
Community Café National Westminster Account	312	570
Community Café Cash	60	60
Toddlers Fund Cash	256	256
West Bromwich (Monday Group) Account & Cash	235	327
	<u>18,892</u>	<u>21,007</u>
	<u>£36,578</u>	<u>£38,693</u>
Representing Balances on the following Accounts:		
Unrestricted and Designated Funds:		
General Fund	9,741	10,511
		629
Designated Funds:		
Community Café	371	
Building Refurbishment Fund	<u>10,400</u>	<u>10,771</u>
Restricted Funds:		
General Missionary Fund (including Rachel Newby Fund)	5,780	7,900
Staffing Fund	0	9,574
High Street Presence Project	7,342	5,384
Building Refurbishment Fund		1,400
Reserve Fund	2,000	2,000
Toddlers Fund	709	709
Monday Group	235	328
Friday Clubs	<u>0</u>	<u>258</u>
	<u>16,066</u>	<u>27,553</u>
TOTAL FUNDS	<u>£36,578</u>	<u>£38,693</u>

Non-Monetary Assets:

Property (including shop and flat) at 445/445a Bearwood Road, Smethwick, B66 4DH - Purchase price £115,000


Fixtures, furniture & equipment at the Church premises is currently insured for £61,304. Further fixtures, furniture & equipment is insured for £85,029 at the Community Café.

The church building is held by the trustees.

LIABILITIES

There are no outstanding liabilities.

These accounts were approved by the Trustees on: 19th October 2022

Signed on their behalf by: 
 Position: Trustee
 Date: 19th October 2022

Notes to the Accounts for the year ended 31st December 2021

1) Accounting Policies

These accounts have been prepared on the receipts and payments basis.

2) Trading

The Church has not had a trading activity in pursuit of its charitable objects.

3) Status

Bearwood Chapel Trust is an unincorporated charity registered with the Charity Commission (number 1049009.)
The trust also has two subsidiary charities which were registered on 12th August 2004. These are The Swaine Bourne Bequest and Trust Property Administered ICW Bearwood Gospel Hall.

4) Donations	2021	2020
Rachel Newby	5,590	7,545
Birmingham City Mission	500	500
A & J Farahat	500	
Agape		500
West Smethwick Congregational Church	750	750
Mission to Europe		400
M Robinson	400	
	<u>£7,740</u>	<u>£9,695</u>
Charged to General Fund		
Charged to General Missionary Fund inc R Newby (Restricted Fund)	7,740	9,695
	<u>£7,740</u>	<u>£9,695</u>

5) Restricted Funds

The balances on restricted funds consisted of the following funds:

	Opening balance	Income	Expense	t/fr	Closing balance
General Missionary Fund inc. Rachel Newby	7,900	5,585	7,740	39	5,784
Staffing Fund	9,574	3,913	13,490	3	0
High Street Presence Project	5,384	5,506	3,548		7,342
Building Refurbishment Fund	1,400			(1,400)	0
Reserve Fund	2,000				2,000
Toddlers Fund	709				709
Monday Group	327		92		235
Friday Clubs	258			(258)	0
	<u>£27,552</u>	<u>£15,004</u>	<u>£24,870</u>	<u>(1,616)</u>	<u>£16,070</u>

£1400 was transferred from the Restricted Building Refurbishment fund to a designated fund of the same name. This was due to incorrect declaration of income as Restricted in previous years.

6) Trustees Remuneration and Expenses

None of the Trustees were remunerated. One trustee (or members of their family) were reimbursed £1497 for expenses incurred by them.

Independent Examiner's Report on the Accounts

Report to the trustees of Bearwood Chapel Trust

Registered charity number 1049009

On accounts for the year ended 31st December 2021

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed



Date

15/10/22

Name

Mark Wakeling

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Southampton
SO16 3DD

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